EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No23/Thursday, February 4,2010/Notices

2.59 % KEY CITY HCP

\$6,500 Substantial Rehab

SHLAND, KY \$16,835 + Per Unit is Definition for <u>Substantial</u> Rehabilitation

PLACE CODE 01901				MORTGAGE AMOUNT PER FAMILY UNIT					
SECTION OF A	CI			0 BR	1 BR	2 BR	3 BR	4 BR+	
207-MULTIFAMILY HOUSING			BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246	
			MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764	
HIGH COST	2.59	% x BASE=	LOCAL	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607	
207-MOBILE HOMES per space			BASE	\$20,700					
			MAX.	\$55,890					
HIGH COST	2.59	% x BASE=	LOCAL	\$53,613					
213-COOPERATIVE HOUSING			BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891	
			MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606	
HIGH COST	2.59	% x BASE=	LOCAL	\$126,555	\$145,915				
			200,00	7120,333	\$143,915	\$175,980	\$225,255	\$250,948	
220-MORTGAGE INSURANCE			BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246	
			MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764	
HIGH COST	2.59	% x BASE=	LOCAL	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607	
223-(F)MORTGAGE INSURANC	E		BASE	CAE NOO					
()	_		MAX.	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246	
				\$121,738	\$134,852	\$161,074	\$198,536	\$224,764	
HIGH COST	2.59	% x BASE=	LOCAL	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607	
221(d) (3)MORTGAGE INSURAN	ICE		BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867	
			MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941	
HIGH COST	2.59	% x BASE=	LOCAL	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066	
221 (d) (4)MURTGAGE INSURA!	21 (d) (4)MORTGAGE INSURANCE		BASE	\$44,871					
() ()					\$50,935	\$61,567	\$77,277	\$87,569	
HIGH COST	2 50	a n.a.	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436	
HIGH COST	2.59	% x BASE=	LOCAL	\$116,216	\$131,922	\$159,459	\$200,147	\$226,804	
231-HOUSING MORTGAGE			BASE	\$42,662	\$47,692	\$56,951	\$68,537	\$80,576	
			MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555	
HIGH COST	2.59	% x BASE=	LOCAL	\$110,495	\$123,522	\$147,503	\$177,511	\$208,692	
34-CONDOMINIUM			BASE	\$49,860	\$57,488				
			MAX.	\$134,622		\$69,332	\$88,747	\$98,867	
HIGH COST	2 50	% x BASE=	_	·	\$155,218	\$187,196	\$239,617	\$266,941	
alea cost	4.39	T X BASE	LOCAL	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066	

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

9/9/10 DATE

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No23/Thursday, February 4,2010/Notices

2.48 % KEY CITY HCP

CUMBERLAND, KY

\$16,120 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE	11701	MORTGAGE AMOUNT PER FAMILY UNIT					
SECTION OF A			O BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING		BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
		MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
HIGH COST	2.48 % x BASE=	LOCAL	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
207-MOBILE HOMES per space							
20. MODILE HOMES per space		BASE	\$20,700				
		MAX.	\$55,890				
HIGH COST	2.48 % x BASE=	LOCAL	\$51,336				
213-COOPERATIVE HOUSING		BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891
		MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606
HIGH COST	2.48 % x BASE=	LOCAL	\$121,180	\$139,718	\$168,506	\$215,688	\$240,290
220-MORTGAGE INSURANCE		BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
		MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
HIGH COST	2.48 % x BASE=	LOCAL	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
223-(F)MORTGAGE INSURANCE		BASE	\$45,088	549,945	\$59,657	473 533	
		MAX.	\$121,738	\$134,852	\$161,074	\$73,532	\$83,246
HIGH COST	2.48 % x BASE=	LOCAL	\$111,818			\$198,536	\$224,764
		DOCAL	\$111,616	\$123,864	\$147,949	\$182,359	\$206,450
221(d) (3)MORTGAGE INSURAN	NCE	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
		MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
HIGH COST	2.48 % x BASE=	LOCAL	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190
221 (d) (4)MORTGAGE INSURAL	NCE	BASE	\$44,871	\$50,935	\$61,567	A44 A44	
,				450,555	\$01,307	\$77,277	\$87,569
HIGH COCH	2 40 4 22.0	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436
HIGH COST	2.48 % x BASE=	LOCAL	\$111,280	\$126,319	\$152,686	\$191,647	\$217,171
231-HOUSING MORTGAGE		BASE	\$42,662	*** ***			
				\$47,692	\$56,951	\$68,537	\$80,576
		MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555
HIGH COST	2.48 % x BASE=	LOCAL	\$105,802	\$118,276	\$141,238	\$169,972	\$199,828
234-CONDOMINIUM		BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
		MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
HIGH COST	2.48 % x BASE=	LOCAL	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190
						L	

WOOD MCGRAW SENIOR CONSTRUCTION ANALYS

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

9/9/10

DATE

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No23/Thursday, February 4,2010/Notices 2.16 % HIGH COST PERCENTAGE
LOUISVILLE, KY

\$14,040 + Per Unit is Definition for Substantial Rehabilitation

2.16 % x B.	BASE MAX. ASE= LOCAL BASE	0 BR \$45,088 \$121,738 \$97,390	1 BR \$49,945 \$134,852 \$107,881	2 BR \$59,657 \$161,074	3 BR \$73,532	4 BR+ \$83,246
2.16 % x B.	MAX. ASE= LOCAL	\$121,738	\$134,852		\$73,532	
2.16 % x B.	ASE= LOCAL			\$161,074		
2.16 % x B.		\$97,390	\$107,881		\$198,536	\$224,764
	BASE			\$128,859	\$158,829	\$179,811
		\$20,700				
	MAX.	\$55,890				
2.16 % x B	ASE= LOCAL	\$44,712				
	BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891
	MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606
2.16 % x B	ASE= LOCAL	\$105,544	\$121,690	\$146,763		\$209,285
			\$49,945	\$59,657	\$73,532	\$83,246
		\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
2.16 % x BA	SE= LOCAL	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
2.16 % x BA	SE= LOCAL	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
CE	BASE	\$49,860	\$57,488	569.332	Santa	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
2.16 % x BA	SE= LOCAL	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553
21 (d) (4)MORTGAGE INSURANCE		\$44,871	\$50.935	\$61.567	677 377	\$87,569
	WAT	6121 152			. ,	\$67,369
2.16 % x BA	-					\$236,436
		770,721	\$110,020	\$132,985	\$166,918	\$189,149
	BASE	\$42,662	\$47,692	\$56,951	\$68,537	\$80,576
	MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555
2.16 % x BAS	SH= LOCAL	\$92,150	\$103,015	\$123,014	\$148,040	\$174,044
	BASE	\$49,860	557.488	569.117	598 747	250 577
	MAX.	\$134,622	\$155,218	\$187,196		\$98,867 \$266,941
2.16 % x BAS	E= LOCAL	\$107,698	\$124,174	·····		\$213,553
	2.16 % x BA 2.16 % x BA CE 2.16 % x BA CE 2.16 % x BA	BASE MAX. 2.16 % x BASE= LOCAL BASE MAX. 2.16 % x BASE= LOCAL CE BASE MAX. 2.16 % x BASE= LOCAL CE BASE MAX. 2.16 % x BASE= LOCAL BASE MAX. 2.16 % x BASE= LOCAL BASE MAX. 2.16 % x BASE= LOCAL BASE MAX. BASE MAX.	BASE \$45,088 MAX. \$121,738 2.16 % x BASE LOCAL \$97,390 BASE \$45,088 MAX. \$121,738 2.16 % x BASE LOCAL \$97,390 CE BASE \$49,860 MAX. \$134,622 2.16 % x BASE LOCAL \$107,698 CE BASE \$49,860 MAX. \$134,622 2.16 % x BASE LOCAL \$107,698 CE BASE \$44,871 MAX. \$121,152 2.16 % x BASE LOCAL \$96,921 BASE \$42,662 MAX. \$115,187 2.16 % x BASE LOCAL \$92,150 BASE \$49,850 MAX. \$134,622	BASE \$45,088 \$49,945 MAX. \$121,738 \$134,852 2.16 % x BASE LOCAL \$97,390 \$107,881 BASE \$45,088 \$49,945 MAX. \$121,738 \$134,852 2.16 % x BASE LOCAL \$97,390 \$107,881 CE BASE \$49,860 \$57,488 MAX. \$134,622 \$155,218 2.16 % x BASE LOCAL \$107,698 \$124,174 CE BASE \$44,871 \$50,935 MAX. \$121,152 \$137,525 2.16 % x BASE LOCAL \$96,921 \$110,020 BASE \$42,662 \$47,692 MAX. \$115,187 \$128,768 2.16 % x BASE LOCAL \$92,150 \$103,015 BASE \$49,860 \$57,488 MAX. \$134,622 \$155,218	2.16 % x BASE LOCAL \$105,544 \$121,690 \$146,763 BASE \$45,088 \$49,945 \$59,657 MAX. \$121,738 \$134,852 \$161,074 2.16 % x BASE LOCAL \$97,390 \$107,881 \$128,859 BASE \$45,088 \$49,945 \$59,657 MAX. \$121,738 \$134,852 \$161,074 2.16 % x BASE LOCAL \$97,390 \$107,881 \$128,859 CE BASE \$49,860 \$57,488 \$69,332 MAX. \$134,622 \$155,218 \$187,196 CE BASE \$44,871 \$50,935 \$61,567 MAX. \$121,152 \$137,525 \$166,231 2.16 % x BASE LOCAL \$96,921 \$110,020 \$132,985 BASE \$42,662 \$47,692 \$56,951 MAX. \$115,187 \$128,768 \$153,768 2.16 % x BASE LOCAL \$92,150 \$103,015 \$123,014 BASE \$49,860 \$57,488 \$69,332 MAX. \$115,187 \$128,768 \$153,768 2.16 % x BASE LOCAL \$92,150 \$103,015 \$123,014	2.16 % x BASE= LOCAL \$105,544 \$121,690 \$146,763 \$187,857 BASE \$45,088 \$49,945 \$59,657 \$73,532

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No23/Thursday, February 4,2010/Notices

2.38 % KEY CITY HCP

PIKEVILLE, KY

\$15,470 + Per Unit is Definition for <u>Substantial</u> Rehabilitation

PLACE CODE 05901	MORTGAGE AMOUNT PER FAMILY UNIT						
SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+	
207-MULTIFAMILY HOUSING	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246	
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764	
HIGH COST 2.38 % x BASE=	LOCAL	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125	
207-MOBILE HOMES per space	BASE	\$20,700					
	MAX.	\$55,890					
HIGH COST 2.38 % x BASE=	LOCAL	\$49,266					
213-COOPERATIVE HOUSING	BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891	
	MAX.	\$131,930	\$152,113				
HIGH COST 2.38 % x BASE=	LOCAL	\$116,294		\$183,454	\$234,822	\$261,606	
		7110,234	\$134,084	\$161,711	\$206,991	\$230,601	
220-MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246	
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764	
HIGH COST 2.38 % x BASE=	LOCAL	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125	
223-(F)MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246	
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764	
HIGH COST 2.38 % x BASE=	LOCAL	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125	
21(d) (3)MORTGAGE INSURANCE	BASE						
() () () () () () () () () ()		\$49,860	\$57,488	\$69,332	\$88,747	\$98,867	
HIGH COST 2.38 % x BASK-	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941	
HIGH COST 2.38 % x BASE≠	LOCAL	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303	
21 (d) (4)MORTGAGE INSURANCE	BASE	\$44,871	\$50,935	\$61,567	\$77,277	\$87,569	
	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436	
HIGH COST 2.38 % x BASE=	LOCAL	\$106,793	\$121,225	\$146,529	\$183,919	\$208,414	
31-HOUSING MORTGAGE							
SI-HOUSING MORIGAGE	BASE	\$42,662	\$47,692	\$56,951	\$68,537	\$80,576	
	MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555	
HIGH COST 2.39 % x BASE=	LOCAL	\$101,536	\$113,507	\$135,543	\$163,118	\$191,771	
34-CONDOMINIUM	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867	
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941	
HIGH COST 2.38 % x BASE=	LOCAL	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303	

WOOD MCGRAW ELINIOR CONSTRUCTION ANALYST

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

0/9/10 DATE

DATE

ASHLAND, KY	\$16,835 + Per Unit is Definition for Substantial Rehabilitation							
	O BR	1 BR	2 BR	3 BR	4 BR +			
207-MULTIFAMILY HOUSING	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607			
207-MOBILE HOMES per space	\$53,613							
213-COOPERATIVE HOUSING	\$126,555	\$145,915	\$175,980	\$225,255	\$250,948			
220-MORTGAGE INSURANCE	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607			
223(F)-MORTGAGE INSURANCE	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607			
221(d) (3)-MORTGAGE INSURANCE	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066			
221(d) (4)-MORTGAGE INSURANCE	\$116,216	\$131,922	\$159,459	\$200,147	\$226,804			
231-HOUSING MORTGAGE	\$110,495	\$123,522	\$147,503	\$177,511	\$208,692			
234-CONDOMINIUM	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066			
CUMBERLAND, KY	\$16,120 + Per Unit is Definit	ion for Substant	tial Rehabilita	ation				
	0 BR	1 BR	2 BR	3 BR	4 BR +			
207-MULTIFAMILY HOUSING	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450			
207-MOBILE HOMES per space	\$51,336							
213-COOPERATIVE HOUSING	\$121,180	\$139,718	\$168,506	\$215,688	\$240,290			
220-MORTGAGE INSURANCE	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450			
223(F)-MORTGAGE INSURANCE	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450			
221(d) (3)-MORTGAGE INSURANCE	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190			
221(d) (4)-MORTGAGE INSURANCE	\$111,280	\$126,319	\$152,686	\$191,647	\$217,171			
231-HOUSING MORTGAGE	\$105,802	\$118,276	\$141,238	\$169,972	\$199,828			
234-CONDOMINIUM	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190			
LOUISVILLE, KY	\$14,040 + Per Unit is Definit:	ion for <u>Substant</u>	ial Rehabilita	tion				
	0 BR	1 BR	2 BR	3 BR	4 BR +			
207-MULTIFAMILY HOUSING	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811			
207-MOBILE HOMES per space	\$44,712							
213-COOPERATIVE HOUSING	\$105,544	\$121,690	\$146,763	\$187,857	\$209,285			
220-MORTGAGE INSURANCE	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811			
223(F)-MORTGAGE INSURANCE	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811			
221(d) (3)-MORTGAGE INSURANCE	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553			
221(d) (4)-MORTGAGE INSURANCE	\$96,921	\$110,020	\$132,985	\$166,918	\$189,149			
231-HOUSING MORTGAGE	\$92,150	\$103,015	\$123,014	\$148,040	\$174,044			
234-CONDOMINIUM	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553			
PIKEVILLE, KY	\$15,470 + Per Unit is Definiti	on for Substanti	al Rehabilitat	ion				
	0 BR'	1 BR	2 BR	3 BR	4 BR +			
207-MULTIFAMILY HOUSING	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125			
207-MOBILE HOMES per space	\$49,266							
213-COOPERATIVE HOUSING	\$116,294	\$134,084	\$161,711	\$206,991	\$230,601			
220-MORTGAGE INSURANCE	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125			
223(F)-MORTGAGE INSURANCE	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125			
221(d) (3)-MORTGAGE INSURANCE	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303			
221(d) (4)-MORTGAGE INSURANCE	\$106,793	\$121,225	\$146,529	\$183,919	\$208,414			
231-HOUSING MORTGAGE	\$101,536	\$113,507	\$135,543	\$163,118	\$191,771			
234-CONDOMINIUM	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303			